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Please find below and/or attached an Office communication concerning this application or proceeding.

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>01 April 2004</u>.

2a) ☐ This action is **FINAL.**   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>19-38</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☐ Claim(s) _____ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some * c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date <u>26&29</u>.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____ .

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1.   A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 4/1/2004 has been entered.

Response to Amendment

2.   Amendment, paper # 28, received on April 1, 2004 is acknowledged and entered. Claims 19, 32, and 38 have been amended. Currently claims 19-38 are pending for examination.

Response to Arguments

3.   Applicant's arguments, see page 10, line 6-page 15, line 18, filed on April 1, 2004, with respect to rejection of claims 19-38 under 35 U.S.C. 103 9a) have been fully considered and are persuasive. Therefore, the rejection has been withdrawn.

However, upon further consideration, a new ground(s) of rejection is made in view of

Siegel et al. (US Patent 6,6255,610, hereinafter, referred to as Siegel, Resnick et al.

(US Patent 6,185,545), hereinafter, referred to as Resnick, Talati et al. (US Patent

6,006,277), hereinafter, referred to as Talati and IBM publication; " Information

Warehouse in the Finance Industry "; Document Number GG24-4340-00; August 1994;

International Technical Support Organization, San Jose, hereinafter, referred to as IBM.

The applicant's invention is directed to a system which helps to develop a banking

transaction processing system. This system implements banking transactions, undoes a

previous transaction and provides a platform independent interface. Talati discloses a

virtual software machine for providing a virtual execution environment in a target

computer by porting application programs fro a source computer to a heterogeneous or

a target computer, wherein the source computer may comprise IBM's CICS (customer

information control system) a transaction processing system, see at least col.3, line 57-

col.4, line 10). The use of CICS in financial applications, such as Banking transactions

is well-known (see the IBM publication; " Information Warehouse in the Finance

Industry "; Document Number GG24-4340-00; August 1994; International Technical

Support Organization, San Jose; Chapter 6, pages 74-75; 6.6 System Configuration,

6.6.1 Platform Configuration, 6.6.2. Communication Configuration). Talati shows that

the application programs of a transaction processing system, such as CICS, can be

executed on a target computer with the help of a virtual interface system 30 (see at

least col.4, lines 11-65). Siegel also discloses a visual development environment to

perform transactions involving transaction services including banking transactions (see

at least col.2, lines 26-65). Siegel also uses a range of CICS or Tuxedo or Pathway/TS

TP monitors which receive request messages to forward them to the appropriate server

programs and services and after receiving the responses fro the appropriate

services/servers forwards them to the clients. Resnick, discloses an electronic payment

system allowing the user to make payments from remote locations for purchases

against a pre-paid account and further teaches executing a reverse transaction to undo

the previously executed transaction (see col.7, lines 40-56). Teachings of the above

references render the limitations of amended claims 19, 32, and 38 and their

dependencies obvious.

Claim Rejections - 35 USC § 112

4.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly
> claiming the subject matter which the applicant regards as his invention.

Claims 19-37 are rejected under 35 U.S.C. 112, second paragraph, as being

indefinite for failing to particularly point out and distinctly claim the subject matter which

applicant regards as the invention.

The system claim 19 comprises (a) business platform stored on a computer

useable medium (b) a set of knowledge blocks, (c) a set of system processing functions

and (d) an interface, which all represent software programs or codes. The system does

not recite including a processor. In the absence of a processor it is unclear as how the

business platform can operate and how the other software programs can be executed in

the claimed system. Further the limitation, " a set of knowledge blocks.....process the unique banking transaction" on page 2, line 18-page 3, line 2 does not disclose any relationship with the limitation " a business platform......messages requesting the banking transactions" on page 2, lines 6-17, in the claimed system and therefore both of these limitations appear to be independent of each other as if they can stand alone. Similarly, the limitation , "an interface.....a new knowledge block" does not show any relationship with the business platform in the claimed system. Since claims 20-31 are dependencies of claim 19 they also inherit the same deficiency. Claims 32-37 also include the same deficiencies and are therefore analyzed and rejected on the same basis.

5.   Examiner cites particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that, in preparing responses, the applicant fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Claim Rejections - 35 USC § 103

6.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and

the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6.1.   Claims 19-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Talati in view of IBM and further in view of Resnick.

Regarding claim 19, Talati discloses a system for developing a banking

transaction processing system that processes banking transactions for accounts,

wherein terminals can request banking transactions by sending messages to the

banking transaction processing system (see at least col.2, lines 27-33, "...*It is a further*

object of the present invention to allow the development of application programs on micro or

minicomputers .... the present invention allows existing mainframe transaction processing system

applications to run on micro or mini-computers without modifications or programming changes.   ", and

col. 8, line 42-col.9, line 28, "...*A virtual software machine having a management interface for*

providing a virtual execution environment in a target computer system for an application software

program written to execute in a CICS execution environment .... means for generating a request

for execution when the CICS execution dependency is encountered as the executable code is running in

the target computer system; ...... means for returning results of the executed request back to the

management interface via a message to the one of the plurality of message passing locations. .... ".

Note: development of application programs for a transaction processing system written for CICS

execution environment corresponds to the claimed system to develop a banking transaction processing

system. The transaction processing system written in CICS environment is applicable for banking

transactions [see "Response to Arguments" above].) comprising:

a business platform, stored on a computer useable medium, for receiving

messages and processing transactions (see at least col.2, lines 27-33, "...*It is a further*

object of the present invention to allow the development of application programs on micro or

minicomputers .... the present invention allows existing mainframe transaction processing system

applications to run on micro or mini-computers without modifications or programming changes. ", and col. 8, line 42-col.9, line 28, "...*A virtual software machine having a management interface for providing a virtual execution environment in a target computer system for an application software program written to execute in a CICS execution environment ....* ".), including:

a set of application transactions (see at least col.2, lines 27-33, "...*It is a further object of the present invention to allow the development of application programs on micro or minicomputers .... the present invention allows existing mainframe **transaction processing system applications** to run on micro or mini-computers without modifications or programming changes.*) ;

a main module for processing (see at least col.4, lines 33-65, " ... *The objects of the invention are achieved by the novel virtual interface system 30 as shown in the simplified block diagram of FIG. 2. As discussed above, virtual interface system 30 enables the application programs 14a to be executed* .... ". Note: The virtual interface system 30 corresponds to the main module as claimed in the application..); and

a message formatter module for providing data on transactions based on the messages requesting the transactions (see at least col.8, lines 7-35, "...*In the preferred embodiment, data and/or control information is transferred (between tasks, between process management interface modules and processes, and between distributed blackboards) using the following "send" and "receive" message formats.........* ", and col.8, lines 53-59, " *a message exchange mechanism comprising send and receive messages for communicating the requests for execution to the plurality of independent processes and for communicating the results of such processing back to the management interface via a plurality of message passing locations each unique to and dedicated to one of the plurality of independent processes* ";

a set of knowledge blocks, wherein each knowledge block can implement a

unique transaction operation and at least one application transaction triggers at least

one knowledge block to process the unique transaction (see at least col.4, lines 50-65,

" *Virtual interface system 30 comprises a number of functional elements: a pre-processor 32, ... linking*

various object code programs to create fully-resolved core image code ("EXEC CODE") executable by the

operating system of the target computer, ...and a plurality of independent processes 40a-40n for

running in the one or more processors 16 of the target computer system 12. Each of the processes 40

comprises an independently schedulable unit of computation which, in conjunction with one or

more other processes, carries out one or more "tasks" required by the application program. Each

task therefore consists of one or more independent processes. ". Note: "processes" in Talati

corresponds to knowledge blocks which are able to implement a unique transaction

operation and these process are activated by an application program . See also col.6,

lines 38-51.*);*

a set of system processing functions for providing a platform independent

interface between the business platform and a server (see at least col.4, lines 33-49, "

..... As discussed above, virtual interface system 30 enables the application programs 14a to be

executed without regard to whether such programs are compatible with the processor(s) 16, operating

system 18, storage devices 20, input/output devices 22, data access system 24, communications

system 26 or journal system 28 of the target computer system 12. The present invention therefore

provides complete application program independence from the hardware, operating system, language,

database management system and network characteristics of a heterogeneous computer system. In

this way, the virtual interface system enables software applications to be environment-

independent ..... "; and col.5, lines 31-43, " *the operation of the virtual interface system 30 of FIG.*

2 can now be described in connection with the flowchart of FIG. 3...". Note: The virtual interface system

30 and its functions provide a platform independent interface between the business platform and server.

The CICS software on a source computer and a target computer in Talati correspond to the business platform and server as claimed in the application. See also col.6, lines 38-51) .

an interface that allows a user to add each of a new application transaction and a new knowledge block (see at least col.5, lines 31-43, " *The operation of the virtual interface system 30 of FIG. 2 can now be described in connection with the flowchart of FIG. 3. In general, the* **virtual interface system enables application programs to run irrespective of the hardware environment.** *This is accomplished by masking the application program and operating system functional calls (written, for example, in "ADA," "C," "CICS," "COBOL," "LISP," "PROLOG," etc.) from the hardware by linking the code of the original application program to/from the hardware operating system.* ...... *"*, and col.6, lines 38-51, " It can be seen therefore that the interface system 30 uses a "virtual" architecture to perform program "tasks" using a plurality of machine-independent "interface" processes 40 which are interfaced to a plurality of process management interface modules via a switch logic-generated partitioned storage area. The process management interface modules 44 do not perform the tasks themselves, rather, they serve only to interface to those processes which actually do perform the tasks. This separation of the processes 40 from the process management interface modules 44 via the blackboard switch logic and blackboard advantageously enables the system 30 to provide application program portability and consistency across diverse computer environments to achieve the objects of the present invention. ". Note: The virtual interface system 30 in Talati allows user to add each of a new application transaction and new knowledge block. The process in Talati corresponds to knowledge block).

Talati teaches use of CICS, which is an IBM software, for processing transactions (see col.4, lines 3-9) in a target computer. Though It will be implied that Talati 's invention is applicable for processing banking transactions in a target computer but it does not explicitly discloses implementing banking transactions. However, IBM teaches the use of CICS in implementing banking transactions (see at least chapter 2,

page 11, lines 16-22, " *The study focuses on a bank as an example .....Our focus on a bank does not imply that the general solutions suggested are relevant to banks only; the solutions are relevant to any finance enterprise....*", chapter 3, page 30, under head 3.2.10 Requirements Summary, lines 18-25, " *Information Warehouse Architecture I defines a reference structure....formats, protocols, and interfaces....FAA [see Chapter 4, " Financial Application Architecture" on page 33] is a vehicle for capturing finance industry-specific data entities.....applications,....*", page 35, FIG.3, " FAA Structure", page 36, Fig.4, " *FAA: Application and System Layers*", page 39, Fig.5, " *FAA Enterprise Application Framework*", page 42, Fig.7, " *FAA Information Model*", page 45, " *Table 2. FAA Submodels Implementation*", page 54, Fig.9, Fig.10, Fig.11, page 60, *5.6.1 Information Warehouse Architecture Goals......* ", Figure 13, " *The Foreign currency transaction*", page 74-75, " *6.6 System Configuration...The Design and Coding of a Business Application used the following system and database software: .....CICS/ESA...CICS OS/2...6.6.1. Platform Configuration....6.6.2. Communications Configuration ....The major software components in this scenario that uses LU 6.2 communications are the following:...CICS/ESA and CICS OS/2 for interconnectivity.....*". Note: The reference IBM explicitly discloses that its Financial Information Architecture uses CICS in implementing electronic banking transactions.). In view of IBM it would have been obvious to a person of an ordinary skill in the art at the time of the applicant's invention to have modified Talati to incorporate the feature of implementing electronic banking transactions because it would enable the financial enterprises including banks to achieve solutions to the data access problems faced by them for providing information to end users by being able to access heterogeneous data and creation of enhanced data, updating the data and enabling distribution of data to multiple locations, as suggested in IBM (see at least page 60, *5.6.1 Information Warehouse Architecture Goals......* ",).

Talati in view of IBM as applied to claim 1 above does not disclose that the main

module initiates, based on a message received from a terminal, at least one set of

application transaction that can undo the unique banking transaction after the unique

banking transaction has been mistakenly processed. However, in the field of online

electronic payment transactions, Resnick discloses a module that initiates, based on a

message received from a terminal, at least one set of application transaction that can

undo the unique banking transaction after the unique banking transaction has been

mistakenly processed (see at least col.6, lines 48-64, *"FIG. 4 illustrates additional features of*

the payment customer care services application 70..... The point-of-sale merchant 30 contacts a

merchant support operator 34 in the event that a load reversal transaction becomes necessary, for

example, where a payment transaction was effected an error. The customer care services application

70 provides an interactive interface to the processor 40, which can be accessed by the merchant support

*operator 34. ....." and col.7, lines 40-56, "Load reversal. **Load reversal is a transaction to reverse the***

***effects of a previously processed account loading transaction.** This transaction is not designed to*

merely remove value from the balance associated with the end-user's account but to do so only to turn

back the effects of an identified loading transaction that was previously processed against that account.

... . ".* Note: the point-of-sale merchant 30 terminal corresponds to the claimed terminal

which sends a message with a request to reverse the previously mistakenly processed

transaction). In view of Resnick, it would have been obvious to one of an ordinary skill in

the art at the time of the applicant's invention to have modified Talati in view of IBM as

applied to claim 19 above to incorporate the feature that the main module initiates,

based on a message received from a terminal, at least one set of application transaction

that can undo the unique banking transaction after the unique banking transaction has

been mistakenly processed. Doing so enables the merchants to reverse an erroneous

transaction rather than to waste time, energy, and money in providing a refund to an

unsatisfied consumer, as explicitly suggested in Resnick (see at least col.6, lines 53-

56, " *This transaction is intended to provide merchants with the ability to reverse an erroneous*

transaction rather than to provide a refund to an unsatisfied end-user ").

Regarding claim 20, Talati discloses that the system of claim 19, further

comprising a set of common functions, wherein each common function performs a

unique business function, and wherein at least one knowledge block uses at least one

common function to implement the unique banking operation (see at least col.5, line 43-

col.6, line 19. The "functional calls" in Talati correspond to the "common functions" as

claimed in the instant application and these functional calls are utilized by the processes

to perform the task (see col.6, lines 34-37. Note, process corresponds to Knowledge

block as analyzed above. Also see col.4, lines 60-65).

Regarding claim 22, Talati in view of IBM, in view of Resnick as applied to claim

19 teaches a system for developing a banking transaction processing system to be

used on a target computer as discussed and analyzed above. It is already analyzed

above that Talati in view of IBM, in view of Resnick implements banking transactions in

the target computers. Since banking transactions include accounting entries such as

money deposits or money transfers the target computers which are implementing

banking transactions, as analyzed above, are deemed to be processing accounting

entries using application transaction programs and the target computers would

correspond to the accounting application servers as claimed in the instant application.

Regarding claim 24, Talati in view of IBM, in view of Resnick as applied to claim

19 teaches a system for developing a banking transaction processing system to be

used on a target computer as discussed and analyzed above. Talati further discloses

that in the system of claim 19 the business platform further includes a database

interface module for providing a platform independent interface between the main

module and at least one database (see at least col.6, lines 34-51 and col.7, lines 31-53.

Talati discloses the process management interfaces modules 44a-44n which by using

"interface" processes 40 access database management system, 24).

Regarding claim 25, Talati in view of IBM, in view of Resnick as applied to claim

19 teaches a system for developing a banking transaction processing system to be

used on a target computer as discussed and analyzed above. Talati further discloses

that in the system of claim 19 the business platform further includes a file interface

module for providing a platform independent interface between the main module and a

file system of a computer (see at least col.6, lines 34-51 and col.7, lines 31-53, and

col.8, lines 20-34. Talati discloses the process management interfaces modules 44a-

44n which by using "interface" processes 40 access Journal system, 28. The journal

system, 28 in Talati corresponds to the claimed file system.)..

Regarding claim 28, Talati in view of IBM, in view of Resnick as applied to claim 19 teaches a system for developing a banking transaction processing system to be used on a target computer as discussed and analyzed above. Talati further discloses that in the system of claim 19 the business platform further includes an external interface module for providing a platform independent interface between the main module and the terminals (see col.4, lines 33-49. The virtual interface system 30 is able to provide complete application program to target computers independent of hardware, operating system, language, database management system, etc. Note: the target computers correspond to terminals as claimed in the instant application. Talati also discloses external interface module in FIG.4 while connecting to remote locations of the target computer over a network 66. Therefore, it would be obvious to use an external interface module of the virtual interface system 30 if required to connect to a remote terminal.

Regarding claim 30, Talati in view of IBM, in view of Resnick as applied to claim 19 teaches a system for developing a banking transaction processing system to be used on a target computer as discussed and analyzed above. Talati further discloses that in the system of claim 19 the business platform further includes a testing driver for simulating a terminal (see at least col.8, lines 20-34, " *an exemplary CICS test program...the CICS test program following processing by the pre-processor* ". Note the testing is carried out on the target computer and it is already analyzed above that the target computer in Talati corresponds to a terminal as claimed.

6.2.   Claims 21, 23 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Talati in view of IBM, in view of Resnick and further in View of Siegel.

Regarding claim 21, Talati in view of IBM, in view of Resnick as applied to claim

19 teaches a system for developing a banking transaction processing system as

discussed and analyzed above . Talati in view of IBM, in view of Resnick as applied to

claim 19 does not disclose that the system of claim 19, further comprising: a data

dictionary that defines data requirements; and a generator that can automatically

generate a data layout based on the data dictionary, wherein the data layout is used by

the business platform. However, in the field of same endeavor, Siegel discloses a data

dictionary that defines data requirements; and a generator that can automatically

generate a data layout based on the data dictionary, wherein the data layout is used by

the business platform (see at least col.8, lines 43-52 and col.2, lines 32-35. Note: Siegel

teaches the use of data dictionary and generating a data layout to be used to describe

the requests and responses that are implemented by Pathway/TS or CICS TP monitor.

Siegel, see col.2, lines 32-35, discloses that his system can use either Pathway/TS or

CICS TP monitors in his invention. In view of Siegel, it would have been obvious to one

of an ordinary skill in the art at the time of the applicant's invention to have modified

Talati in view of IBM in view of Resnick as applied to claim 19 above to incorporate the

feature of a data dictionary that defines data requirements; and a generator that can

automatically generate a data layout based on the data dictionary, wherein the data

layout is used by the business platform. The use of data dictionary is a well-known

concept because they store the various schema, file specifications, their locations and

contain information about which programs use which data and which users are

interested in which reports thereby describing the requests and responses to the

operating system like CICS (see Siegel, col.8, lines 47-52).

Regarding claim 23, Talati in view of IBM, in view of Resnick as applied to claim

19 teaches a system for developing a banking transaction processing system as

discussed and analyzed above. Talati in view of IBM, in view of Resnick as applied to

claim 19 does not disclose that the system of claim 19, wherein at least one of a group

consisting of the business platform, the set of knowledge blocks, and the set of system

processing functions comprises a set of skeletons, wherein each skeleton includes

common processing logic for implementing a desired function, and wherein the

interface allows a user to modify each skeleton. However, in the field of same

endeavor, Siegel discloses that at least one of a group consisting of the business

platform, the set of knowledge blocks, and the set of system processing functions

comprises a set of skeletons, wherein each skeleton includes common processing

logic for implementing a desired function, and wherein the interface allows a user to

modify each skeleton. (see at least col.3, line 5-13, "*Optionally, the OLE development*

environment may also create sample or skeleton code in a variety of languages such as C++ or Visual

Basic. The sample code includes exemplary uses of each object defined. The programmer then creates

a client program that uses the objects that were defined in the OLE/TP development environment. This

program may be created from scratch, or by modifying the sample code produced by the OLE/TP

development environment ". Also see col.9, lines 15-29. "OLE/TP development

environment" in Siegel corresponds to at least one of a group consisting of the business

platform, the set of knowledge blocks, and the set of system processing functions

because the OLE/TP development environment in Siegel implements the processing of

transactions (see col.2, lines 52-65) . In view of Siegel, it would have been obvious to

one of an ordinary skill in the art at the time of the applicant's invention to have modified

Talati in view of IBM in view of Resnick as applied to claim 19 above to incorporate the

feature of comprising a set of skeletons, wherein each skeleton includes common

processing logic for implementing a desired function, and wherein the interface allows a

user to modify each skeleton because it helps to create a client program by modifying

the skeleton codes, as suggested in Siegel (see at least col.2, lines 52-65).

6.3.   Claims 26-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Talati in view of IBM, in view of Resnick and further in View of Lawlor et al. (US

Publication 2002/0038289), hereinafter, referred to as Lawlor.

Regarding claims 26-27, Talati in view of IBM, in view of Resnick as applied to

claim 19 teaches a system for developing a banking transaction processing system,

wherein each banking transaction is implemented by the main module, as discussed

and analyzed above. Talati in view of IBM, in view of Resnick as applied to claim 19

does not disclose that the system of claim 19 further includes a control module for

processing a batch job having banking transactions, and an online report module for

providing an interface between the terminals and a report generator . However, in the same field of implementing banking transactions, Lawlor discloses including a control module for processing a batch job having banking transactions (see at least , and an online report module for providing an interface between the terminals and a report generator . (see at least page 11, paragraph 0194, " *The update/fresh module BOG updates databases files following batch processing for a day in a conventional manner...*" , paragraph 0193, " *Reporting involves the calculation and reporting of debits and credits and adjustments for the transactions performed on a daily and periodic basis .....*") . In view of Lawlor, it would have been obvious to one of an ordinary skill in the art at the time of the applicant's invention to have modified Talati in view of IBM in view of Resnick as applied to claim 19 above to incorporate the feature of batch processing and reporting because batch processing helps to update the databases files for the transactions performed during the day and the generated reports permit analysis and creation of customer transaction profiles, as explicitly suggested in Lawlor (see paragraphs 0193 and 0194).

6.4.   Claims 29 and 31 are rejected under 35 U.S.C. 103(a) as being obvious over Talati in view of IBM, in view of Resnick and further in View of Official Notice

Regarding claim 29, Talati in view of IBM, in view of Resnick as applied to claim 28 teaches a system for developing a banking transaction processing system, wherein each banking transaction is implemented by the main module while interacting with terminals, as discussed and analyzed above. Talati in view of IBM, in view of Resnick

as applied to claim 28 does not disclose that in the system of claim 28 each terminal is selected from a group consisting of an automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer. The examiner takes an Official notice that banking transactions can be implemented with a terminal selected from a group consisting of an automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer because it was notoriously well-known at the time of the applicant's invention that banking transactions were being implemented from an automatic telling machine (consumers use ATMs' if a bank teller is not accessible), a teller terminal (consumer implementing banking transactions while in the bank), a point-of-sale terminal (buying goods at a merchant's store and making payments via check or credit card), a credit card machine (taking cash from an ATM against a credit card), and a personal computer (for home –banking). In view of the Official Notice, it would have been obvious to a person of an ordinary skill in the art at the time of the applicant's invention to have modified Talati in view of IBM, and in view of Resnick as applied to claim 28 because it would enable the system to provide banking services to a wide spectrum of consumers who conventionally use different mediums such as automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer to carry out banking transactions.

Regarding claim 31,Talati in view of IBM, in view of Resnick as applied to claim 19 teaches a system for developing a banking transaction processing system, wherein

each banking transaction is implemented by the main module, as discussed and analyzed above. Talati in view of IBM, in view of Resnick as applied to claim 19 does not disclose that the system of claim 19 wherein each business transaction is selected from a group consisting of a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance. The examiner takes an Official notice that a business transaction can be selected from a group consisting of a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance because all of these are bank transactions which are notoriously well-known and conventionally used by the consumers in day to day life . In view of the Official Notice, it would have been obvious to a person of an ordinary skill in the art at the time of the applicant's invention to have modified Talati in view of IBM, and in view of Resnick as applied to claim 19 because it would enable the system to provide the conventional and well-known banking services consisting of a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance.

6.5.   Regarding claims 33-37, their limitations are parallel to the limitations already covered in the claims 19-31 and therefore they are analyzed and rejected on the basis of same rationale.

6.6.   Regarding claim 38, its limitations are parallel to the limitations already covered

in the claims 19-31 and therefore it is analyzed and rejected on the basis of same

rationale.

Conclusion

7.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

> (i) IBM publication; " Workflow and Image Library: FlowMark and VisualInfo with
>
> Windows"; August 1996; IBM International Technical Support Organization
>
> Rochester Center; provides a solution in designing and developing FlowMark
>
> processes for credit applications that integrate host applications, document
>
> management, and common desktop applications by using integration of
>
> VisualInfo Client Application and IBM FlowMark on the Windows Platform (see at
>
> least page 15 under the head, " Project Goals and Objectives".) and interface
>
> programs to integrate the single components using their API functions, DDE,
>
> OLE, etc. (See page 23, under 2.5 Solution Overview).

> (ii) US Patent 5,412,801 to de Romer et al. discloses the use of CICS , MVS, and
>
> IDMS programs in the field of remote reliable database change log duplication,
>
> such as for banking transactions (see at least col.1, lines 5-8, col.5, lines 39-67,
>
> col.6, lines 15-39, and col.7, lines 8-19).

(iii) US Patent 6,519,766 B1 to Barritz et al. teaches the use of CICS transaction

program I developing system to process banking transactions (see at least col.4,

lines 38-58, col.5, lines 31-45, col.9, lines 32-45 and col.11, line 57-col.12, line

12).

(iv) US Patent 6,189,785 to Lowery discloses undoing and reversing a banking

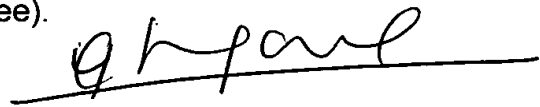transaction (see at least col.1, line 62-col.2, line 14).

(v) US Patent 5,930,512 to Boden et al. discloses a system for developing an

automated system for business processes whereby processes described by one

workflow server in accordance with a first process definition language may be

modeled and executed in a second, different process definition language (See at

least col.1, line 5-col. 2, line 65).

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Yogesh C Garg whose telephone number is 703-306-

0252. The examiner can normally be reached on M-F(8:30-4:00).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent A Millin can be reached on 703-308-1065. The fax phone number

for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the

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you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

Yogesh C Garg
Primary Examiner
Art Unit 3625

YCG
June 23, 2004